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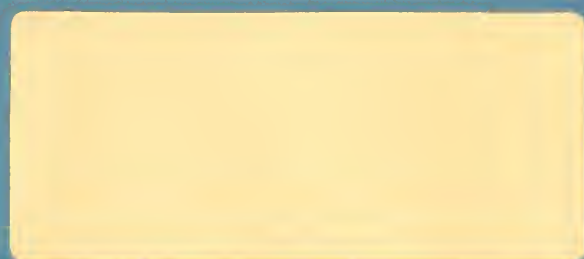
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Housing for the Aged in Greater Boston

Section III

of

X Grover

NEED AND UTILIZATION OF SERVICES AMONG THE AGED OF GREATER BOSTON

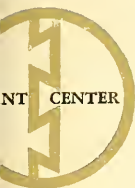
Prepared by *

Floyd J. Fowler, Jr.
Mary Ellen McCalla

Combined Jewish Philanthropies of Greater Boston
72 Franklin Street
Boston, Massachusetts

Final Report
Grant No. AA-4-68-024-03
Administration on Aging

* The authors are presently with the Joint Center for Urban Studies of Massachusetts Institute of Technology and Harvard University, Survey Research Program, M. Axelrod, Director.



NT CENTER FOR URBAN STUDIES OF THE MASSACHUSETTS INSTITUTE OF TECHNOLOGY AND HARVARD UNIVERSITY

44a Brattle

~~68 CORNHILL~~ Street, Cambridge, Massachusetts 02138 • 868-1410

SURVEY RESEARCH PROGRAM

February 4, 1969

Mrs. Ann Wolpert
Librarian
Boston Redevelopment Authority
18 Cornhill Street
Boston, Massachusetts 02108

Dear Mrs. Wolpert:

Enclosed is the paper I mentioned. Although the data should be cited as preliminary, I think the numbers are probably the best estimates available.

Let me know if I can be of further help.

Sincerely,

Floyd J. Fowler
Assistant Director

INTRODUCTION

in 1965 and 1966, 1335 interviews were taken with a probability cross-section sample of persons 65 years or older in the Boston Standard Statistical Area (SMSA). Taken together, these interviews enable us to describe the total aged population in Greater Boston.

Support for the data collection came from the Gerontological Division of the U.S. Public Health Service. Analysis of the data was jointly supported by the Administration on Aging (AoA) and by the Combined Jewish Philanthropies of Greater Boston. The Research Department, under the direction of Donald Dobbin, of the United Community Services gave us access to their data on the total adult population of Boston for comparative purposes.

The total study was focussed on the needs of the aged, their use of available services, and their reasons for non-use. This is an excerpt from the final report to AoA, "Need and Utilization of Services Among the Aged of Greater Boston," prepared by Floyd J. Fowler, Jr. and Mary Ellen McCalla presently with the Joint Center for Urban Studies of Massachusetts Institute of Technology and Harvard University.



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are doing much better than others in this respect. A central concern of this session will be which aged are doing best with respect to housing.

First we will present an overview of the aged housing picture in the Boston area. By linking the picture into categories focusing on the city of Boston and in the surrounding suburbs, we will treat such factors as the type and quality of housing occupied by the aged, the distribution of kinds of housing tenure and the size of rental payments. We then will look at income to see how this affects the housing situation of the aged person. Finally, we will see how the living arrangements of the aged person relate to the general condition and cost of the housing he occupies.

Cost and Quality of Housing

City vs. Suburbs. In Tables 3:1 and 3:2 we see that in the suburbs the aged tend to live in owner-occupied homes; fully two-thirds do, and over half reside in detached single family houses. On the other hand, in Boston almost three-fifths of the aged are renters, and the great majority, 80 per cent, live in apartments or detached 2-4 family houses.

Quality of housing is also affected by area of residence and housing needs of the aged person. Interestingly, while quality tends to be somewhat better for owners than renters and for those who live in the suburbs rather than the central city, there is only one group, those who reside in rental property in Boston, who are significantly worse off, in terms of housing quality, than other groups. Almost two-fifths of the aged who reside in Boston live in housing rated deteriorating or dilapidated as compared to only one-seventh of aged renters in the suburbs (Table 3:3).

Another aspect of housing research is the number of rooms in the dwelling unit. Persons who own, of course, have the greatest number of rooms. However they live in Boston or in the suburbs, almost nine-tenths of the aged residing in owner-occupied housing have at least two rooms (Table 3:4).

TABLE 1

Summary of the results of the analysis of variance

Source of Variation	Degrees of Freedom	
	Between	Within
Overall	1	19
Between groups	1	19
Within groups	1	19
Total	2	20
Mean square	1	1
F value	19.0	19.0
P value	0.001	0.001

Overall mean = 1.00

Between groups = 1.00

Within groups = 1.00

Total = 1.00

Mean square = 1.00

F value = 19.0

P value = 0.001

TABLE 2.1

NUMBER OF ROOMS BY AMOUNT OF RENT PAID BY AREA OF RESIDENCE FOR
HOUSEHOLDS WITH TELEPHONE

Number of Rooms	Amount of Rent		
	Less than \$50	\$50-\$79	\$80 or more
One or two	25%	13%	23%
Three	31	43	16
Four	32	26	20
Five or more	7	28	33
Not ascertained	*	*	*
TOTAL	100%	100%	100%
N	(45)	(54)	(39)

Chi square = 20.31

df = 6

$p < .01$

Subarea

One or two	10%	15%	11%
Three	11	27	20
Four	15	41	17
Five or more	16	35	52
Not ascertained	*	2	—
TOTAL	100%	100%	100%
N	(16)	(95)	(92)

Chi square = 15.98

df = 6

$p < .05$

TABLE 3-C

AMOUNT OF RENT BY TYPE OF HOUSING FOR HOUSEHOLDS INCLUDING WEDDING RENT

Amount of Rent	Type of Housing	
	Public housing	Private housing
Less than \$50	44%	16%
\$50 - \$79	54	37
\$80 or more	2	38
Not ascertained	4	9
TOTAL	100%	100%
n	(150)	(237)

Chi square = 21.41

df = 2

p < .001

p: Less than 0.5 percent.

TABLE 3.10

TYPE OF HOUSING BY TOTAL ANNUAL FAMILY INCOME FOR HOUSEHOLD INCLUDING
AGED WPO RENT

Type of Housing	Total Annual Family Income			
	Less than \$2000	\$2000- \$3999	\$4000- \$5999	\$6000 or more
Public housing	22%	11%	4%	4%
Private housing	77	86	98	96
Not ascertained	1	3	2	2
TOTAL	100%	100%	100%	100%
N	(127)	(99)	(46)	(49)

661 square = 28.32

df = 3

p < .001

* Less than 0.5 percent.

14 per cent of the public housing units occupied by aged persons were deteriorated or dilapidated as compared to about one-quarter of the privately owned rental housing.

Summary. In conclusion, then, it is clear that aged persons live in their own homes with generally good quality housing both in Boston and in the suburbs. Among renters, however, both the size and quality of housing in the suburbs is better than that in the city. Although on the average aged persons live in suburbs and pay more for housing than those who rent in Boston, at any given level of rent the housing outside Boston appears to be larger and in better condition.

About 15 per cent of the aged who rent occupy public housing. In the Greater Boston area the cost of such housing for those who qualify is not only low, comparing favorably with the lowest private housing available, but the quality generally is much higher than the private housing available at about the same price.

Income and Housing for the Aged

No matter what type or location of housing gives the aged person the best quality for his money, it is clear that, at least among renters, the amount the aged person pays is directly related to the quality of housing he enjoys. The ability to pay, as measured by the total annual family income, is thus an important element in our discussion and must not be overlooked. In the following tables it should be noted that we are considering only those aged who live alone or with other aged for two reasons. First, we want to concentrate on those who do not have the benefit of income from a younger person, who is more apt to be still in the labor force. Second, the housing requirements for households including younger adults, usually a child of the aged person, may generally be different.

The likelihood of home ownership increases steadily as income increases for the aged in the Boston area (Table 3:ii). More than half (54 per cent) of the aged with annual family incomes under \$2,000 are renters while among those making

10,000 or more. (Table 3:11) (See also Table 3:10)

As noted already, we must already know that those aged 65 and over living in the suburbs pay for their housing at much below average rates. Since public housing is a special category of housing for low-income people, we shall restrict this section to those who do not have the benefit of this program in their renting or own housing.

In Table 3:12 we see that the amount of rent the aged person is able to pay is reflected in the amount he or she pays for his housing. The median rental of those aged living in private rental housing with less than \$2,000 in 1963 annual family income is about \$64 per month as compared to a median rental close to \$84 for those having an annual income of \$2,000 or more. Whether the aged individual lives in Boston or in the suburbs makes no appreciable difference in the amount of rent he pays if his annual family income is over \$2,000. However, for those aged having incomes under \$2,000, those living in Boston pay lower rents on the average (locally one-half pay under \$50 a month, and those in the suburbs /only one-fifth pay under \$50 a month) (Table 3:12).

If we look at the quality of housing these people are receiving for their money, we note a statistically significant, though not very striking, tendency for quality of housing to increase as the level of annual family income increases (Table 3:13). Comparing Boston with the suburbs, we also note differences. Housing quality is higher in the suburbs for each income group than it is in the central city. This difference is particularly striking for those having total family incomes of \$2,000 or more a year. In Boston, almost two-fifths of those aged people who live alone or with other aged in private rental homes live in deteriorated or dilapidated housing as compared to only one-seventh of such aged in the suburbs (Table 3:15). Interestingly, although the number of cases is too small to insure the trend is reliable, it appears that

^{3/} Again check the end of this section for the effect of the high rate of aged living alone in Boston.

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